

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: **Joseph C. Kawan**
Application No. **09/238,995**
Filed: **January 28, 1999**
For: **A METHOD AND SYSTEM FOR CONTACTLESS
INTERFACING FOR SMART CARD BANKING**

Examiner: **Felten, Daniel S.**
Art Unit: **3693**

FILED ELECTRONICALLY

U.S. Patent and Trademark Office
Customer Service Window, Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

The following is intended to be fully responsive to the Non-Final Office Action mailed September 30, 2011. Please reconsider the application in view of the following amendments and remarks:

Amendments to the Claims are reflected in the Listing of Claims which begins on page 3 of this paper.

Remarks begin on page 9 of this paper.